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PATENT
Attorney Docket No.: 020375-000220US

TOWNSEND and TOWNSEND and CREW LLP

By: /Cindy M. Keefe/
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Cheryl L. Neofytides, et al.

Application No.: 10/046,654

Filed: October 26, 2001

For: AUTOMATED TRANSFER WITH
STORED VALUE FUND

Customer No.: 20350

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Examiner: Olabode Akintola

Art Unit: 3691

NINTH SUPPLEMENTAL
INFORMATION DISCLOSURE
STATEMENT UNDER 37 CFR §1.97 and
§1.98

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Commissioner:

The references cited on attached form PTO/SB/08A&B are being called to the attention of the Examiner. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

Some references cited in this IDS are Office Actions in related U.S. Patent Applications. Copies of such Office Actions are available via the US PTO's PAIR or electronic file wrapper system, so copies of these are not being supplied.

This application is related to U.S. Patent Application 09/613,615 now U.S. Patent No. 7,376,587; U.S. Patent Application 10/021,292 which is now U.S. Patent No. 7,249,098; U.S. Patent Application 10/045,632 filed October 26, 2001; U.S. Patent Application 10/045,633 now U.S. Patent 7,398,252; U.S. Patent Application 11/536,788 filed September 29, 2006; U.S. Patent Application 11/536,803 filed September 29, 2006; U.S. Patent Application 10/336,657 filed January 2, 2003; U.S. Patent Application 10/336,149 filed January 2, 2003, and U.S. Patent Application 10/332,724 filed September 12, 2003. Examiner should make note of references cited in these related applications and the proceedings therein.

As provided for by 37 CFR §1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

This IDS is being filed before the mailing date of the final Office Action or Notice of Allowance.

Please charge the IDS fee of \$180 to Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,



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